

In re:  
Joao H. Borges  
Debtor(s)

Case No. 15-13253-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Oct 16, 2020

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2020:

Recip ID	Recipient Name and Address
db	+ Joao H. Borges, 4032 Reeve Drive, Bethlehem, PA 18020-1491
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13620465	+ Allentown School District Public Asset Management, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
13528962	+ Anacapri Foods, Inc., C/O Robert L. Saldutti, Esquire, 800 N. Kings Highway, Suite #300, Cherry Hill, NJ 08034-1511
14021629	+ COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 702, HARRISBURG, PA 17121-0751
13585965	+ County Of Lehigh Fiscal Office, 17 S 7th Street Room 119, Allentown PA 18101-2401
13619040	+ Dilza Chang, 60-11 Broadway, Woodside, NY 11377-2178
13705873	+ Kevin K. Kercher, Esquire, 881 Third Street, Suite #C-2, Whitehall, PA 18052-5930
13541466	+ Lehigh County Tax Claim Bureau, c/o Northeast Revenue Service, LLC, 15 Public Square, Suite 202, Wilkes-Barre, PA 18701-1703
14390443	+ LoanCare, LLC, P. Box 8068, Virginia Beach VA 23450-8068
13526062	+ QNB Bank, c/o Denise L. Wester, Esq., The Fullerton Building, 881 Third Street, Suite B-3, Whitehall, PA 18052-5922

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Oct 17 2020 01:09:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13602306	Email/Text: coabankruptcy@allentownpa.gov	Oct 17 2020 01:07:00	City of Allentown, 435 W. Hamilton Street, Room 215, Allentown, PA 18101
13528965	EDI: CAPITALONE.COM	Oct 17 2020 04:38:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
13587835	+ EDI: MID8.COM	Oct 17 2020 04:38:00	Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13532889	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2020 01:09:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2020 at the address(es) listed below:

Name	Email Address
CHRISTOPHER R. MOMJIAN	on behalf of Creditor Commonwealth of PA Dept of Revenue crmomjian@attorneygeneral.gov
DENISE L. WESTER	on behalf of Creditor QNB Bank dwester@westerlawoffices.com dwesteresq@aol.com
JAMES RANDOLPH WOOD	on behalf of Creditor Allentown School District Public Asset Management Inc. Assignee of Allentown School District jwood@portnoffonline.com, jwood@ecf.inforuptcy.com
JOSHUA I. GOLDMAN	on behalf of Creditor United Shore Financial Josh.Goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor LOANCARE LLC bkgroup@kmlawgroup.com
KEVIN K. KERCHER	on behalf of Debtor Joao H. Borges kevinkk@kercherlaw.com kevin@kercherlaw.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf_frpa@trustee13.com
ROBERT L. SALDUTTI	on behalf of Creditor ANACAPRI FOODS INC rsaldutti@saldutticollect.com lmarciano@saldutticollect.com;pwirth@saldutticollect.com;kcollins@slgcollect.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS I. PULEO	on behalf of Creditor United Shore Financial tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1	<u>Joao H. Borges</u>	Social Security number or ITIN	<b>xxx-xx-4270</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>15-13253-pmm</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joao H. Borges

10/15/20

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**